IN SAFE HANDS

IF YOU CHOOSE TO INVEST YOUR MONEY WITH RL360, YOU CAN BE CONFIDENT THAT YOU'VE MADE THE RIGHT CHOICE. WE ARE A FINANCIALLY ROBUST COMPANY WITH STRONG FINANCIAL BACKING. WE ARE PART OF IFGL WHICH HAS $31 BILLION ASSETS UNDER MANAGEMENT, FOR 212,000 CUSTOMERS AROUND THE WORLD.

UNRIVALLED LOCATION

Our customers take great reassurance from our Isle of Man location – a well-established global financial centre with an outstanding reputation for investor protection and a host of international accolades.

The Isle of Man has also been awarded an Aa3 sovereign rating by Moody's as at December 2025, and won the prestigious International Finance Centre award at the 2025 International Adviser Product and Service Awards for the 7th time in 9 years.

Employing 9,000 people in the financial services industry, the island is also recognised by the IMF as a well-regulated, international finance centre of excellence.

"THE ISLE OF MAN'S CREDIT PROFILE IS SUPPORTED BY ITS HIGH WEALTH LEVELS, TRACK RECORD OF SOLID ECONOMIC GROWTH, STRONG INSTITUTIONS, PRUDENT FISCAL POLICIES, VERY LOW DIRECT DEBT AND SUBSTANTIAL RESERVES."

Moody's

RL360

GLOBAL REACH

While based on the Isle of Man, RL360 is a truly global business. We operate in the Far East, Africa, the Middle East, Emerging Europe, Latin America and the UK.

Our international customers span the world, residing in 200 different countries.

RL360 HISTORY

In 2008, two well-established Isle of Man-based life companies – Scottish Life International Insurance Company Limited (est. 1996) and Scottish Provident International Life Assurance Limited (est. 1991) – came together to form Royal London 360° and became the international arm of the Royal London Group.

In 2013, RL360 became the first international life company to undertake a management-led buyout supported by private equity funding, with an element of the business also owned by the senior management team. This paved the way for a sustained period of expansion, and a series of acquisitions.

International Financial Group Limited (IFGL) was created to support this growth. RL360 was the first company to be part of IFGL.

PART OF IFGL

IFGL companies have been providing financial solutions to expatriate and affluent local national customers around the world for over 45 years. Other companies within IFGL include Friends Provident International, RL360° Services (previously called Clerical Medical International), Ardan International and IFGL Pensions (previously called Sovereign Pensions Services UK Limited). IFGL DIFC was established in 2023 and its regulatory licence enables RL360 products to be promoted from within the Dubai International Financial Centre (DIFC).

In 2024 we established IFGL Global Trusts to provide professional trust services for international investors.

IFGL currently manages assets of USD31 billion on behalf of 212,000 customers and has 600 staff.

In January 2023, international private equity firm, Cinven, became the majority investor in IFGL. Cinven has over 40 years' experience in helping companies step-change their growth. They share and provide financial backing to support IFGL's ambitions to grow; organically, through opening up new markets and through further merger and acquisition activity.

AKG RATING

Independent actuaries AKG awarded IFGL a B+ financial strength rating in December 2025. AKG described IFGL as "a financially strong, standalone operation with very strong operational characteristics and strategy".

AKG also awarded IFGL businesses a 5 out of 5 star rating for service quality and strategy.

212,000	Policies
$31bn	Assets under management
600	Members of staff

PROTECTION AND SECURITY

Robust regulation

RL360, like all the IFGL insurance businesses, is regulated in a number of global territories, with the Isle of Man Financial Services Authority (IOMFSA) being the lead/home regulator.

RL360 is also authorised in Hong Kong by the Hong Kong Insurance Authority, and in Labuan by the Labuan Financial Services Authority.

The IOMFSA is an independent statutory body responsible for the licensing and supervision of the Isle of Man finance sector. The IOMFSA represents a high watermark in financial services regulation. As a modern, risk-based regulator, their work is driven by the objectives of protecting consumers, reducing financial crime, and maintaining confidence in the finance sector through effective regulation.

OUR BASE ON THE ISLE OF MAN GIVES OUR POLICYHOLDERS EXCEPTIONAL INVESTOR PROTECTION

“ STRONG REGULATORY FRAMEWORKS AND A PROACTIVENESS TO REGULATION ARE A SOURCE OF COMPETITIVENESS.”

Moody’s

Solvency requirements

In 2018, the IOMFSA introduced a risk-based capital aid solvency framework which was built on the Insurance Core Principals (ICPs) published by the International Association of Insurance Supervisors (IAIS).

The IAIS is a voluntary organisation of insurance supervisors and regulators from more than 200 jurisdictions. Its mission is to promote effective and globally consistent supervision of the insurance industry that maintain fair, safe and stable insurance markets for the benefit and protection of policyholders and contribute to global financial stability.

The IOMFSA’s solvency framework requires that all Isle of Man insurers (including RL360, RL360° Services and Friends Provident International) set aside technical provisions which are expected to allow all policyholder liabilities to be met as they fall due for payment.

The Isle of Man insurance regulations also require that insurers hold a minimum level of solvency capital over and above the technical provisions. This solvency capital is calculated as the amount of capital required for an insurer to withstand a 1-in-200 year shock over a 1-year time horizon. All three insurers within IFGL are capitalised in excess of this regulatory minimum solvency capital requirement.

All IFGL insurance businesses are also subject to IFGL’s own Capital Management Policy. The Capital Management Policy forms part of the overall risk management framework and sets out the levels of solvency capital that all insurance entities within the group must maintain in excess of the regulatory minimum. The Capital Management Policy ensures that capital is managed appropriately within the business, which helps provide appropriate protection to policyholder investments.

External audit

All IFGL insurance businesses are required by the Isle of Man Insurance Regulations and Financial Services Authority to have their annual financial statements and regulatory solvency returns audited. PricewaterhouseCoopers LLC, Isle of Man, considered one of the Big Four accounting firms, is the appointed auditor to the group and fulfils this requirement.

Custodians

RL360 instructs Allfunds or Citibank N.A. to purchase investments and carry out trades selected by customers.

Citibank is one of the largest institutional custodians in the world, with a global deposit base of USD1.3 trillion. Established in New York in 1812, Citibank has a global network and does business in 180 countries, operating in 144 different currencies and employs 230,000 people worldwide.

Allfunds is one of the leading WealthTech platforms for the fund industry, with 17 offices covering all the major financial markets. It represents over 3,100 fund groups and has assets under administration of nearly EUR1.4 trillion.

Compensation reassurance

The Isle of Man has a Policyholder Compensation Scheme which protects policyholders should an insurer become insolvent. Subject to the terms of the scheme, policyholders are eligible to receive up to 90% of the insurer's liability as it relates to their policy, wherever they may reside.

The Isle of Man also provides an Ombudsman Scheme, which is a free, independent dispute resolution service for customers who have been unable to resolve a complaint with their financial services provider directly.

Our Isle of Man base

With a well-established and successful life and pensions business, the Isle of Man is the top choice for international investors, for a number of reasons.

Political and economic stability: The Isle of Man is a self-governing dependent territory of the British Crown with its own democratically elected Parliament, judicial system and laws. The island enjoys healthy reserves, supported by a stable and diverse economy.

Tax policy: The Isle of Man has a clear and simple tax regime with no Capital Gains Tax, Withholding Taxes or Wealth Taxes.

Supportive government: The Isle of Man government understands that the most effective way to create a successful business environment is to engage with the private sector. In turn, this helps the government respond with insight and agility to the challenges of the global economy.

Accessibility: Situated in the Irish Sea, the Isle of Man is equidistant between England, Scotland, Wales and Ireland.

50 years

We are supported by a stable and diverse Isle of Man economy with healthy economic growth and 50 years of a national budget surplus.

VISIT WWW.RL360.COM AND

FIND OUT HOW WE CAN HELP SHAPE YOUR FUTURE

Figures correct as at 31 December 2025

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Registered Office: International House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles. Registered in the Isle of Man number 137548C. RL360 Insurance Company Limited is authorised by the Isle of Man Financial Services Authority.

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